Case 15-28421 Doc 1 Filed 08/19/15 Entered 08/19/15 17:16:14 Desc Main UNITED STATES BANKRUPTCY COURT Page 1 of 41 VOLUNTARY PETITION NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Eichhorn, Susan O All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names); (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): 9381 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 117 W -3rd St Streator, Illinois 61364 ZIP CODE ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: LA SALLE Mailing Address of Debtor (if different from street address); Mailing Address of Joint Debtor (if different from street address); ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above); ZIP CODE Chapter of Bankruptey Code Under Which Type of Debtor Nature of Business (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Chapter 9 Single Asset Real Estate as defined in Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker Chapter 13 Partnership Recognition of a Foreign Other (If debtor is not one of the above entities, check Commodity Broker Nonmain Proceeding this box and state type of entity below.) Clearing Bank Other **Chapter 15 Debtors** Tax-Exempt Entity Nature of Debts (Check box, if applicable.) (Check one box.) Country of debtor's center of main interests: Debts are primarily consumer ☐ Debts are Debtor is a tax-exempt organization debts, defined in 11 U.S.C. primarily Each country in which a foreign proceeding by, regarding, or under title 26 of the United States § 101(8) as "incurred by an business debts. against debtor is pending: Code (the Internal Revenue Code). individual primarily for a personal, family, or household purpose." Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: anable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment Filing Fee waiver requested (applicable to chapter 7 individuals only). Must on 4/01/16 and every three years thereafter), attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors X \Box \Box 100-199 25,001-50,001-200-999 10,001-1-49 50~99 1,000-5,001-Over 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets 100,000,001 \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$500,000,001 More than \$0 to \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities П \mathbf{x} П \$100,000,001 \$50,001 to \$100,001 to \$10,000,001 \$50,000,001 \$500,000,001 \$0 to \$500,001 \$1,000,001 More than

\$50,000

\$100,000

\$500,000

to \$1

million

to \$10

million

to \$50

million

to \$100

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to \$500

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to \$1 billion

\$1 billion

	1) (44/3) Pocument	Page 2 of 41					
	Voluntary Petition (This page must be completed and filed in every case.) Document Name of the complete of						
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)							
Location Where Filed:	NONE	Case Number:	Date Filed;				
Location		Case Number:	Date Filed:				
Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)							
Name of Debtor:		Case Number:	Date Filed:				
District:		Relationship: Judge:					
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare the informed the petitioner that [he or she] may proceed under chapter 7, 11, of title 114 United States Code, and have explained the relief available under the complete of the petitioner that [he or she] may proceed under chapter 7, 11, of title 114 United States Code, and have explained the relief available under the complete of the petitioner that [he or she] may proceed under chapter 7, 11, of title 115 United States Code, and have explained the relief available under the complete of the petitioner that [he or she] may proceed under chapter 11.)							
☐ Exhibit A	is attached and made a part of this petition.	such chapter. I further certify that I have feli- by 11 U.S.C. \$342(b).	vered to the debtor the notice required Man 8/12/15 Date)				
Does the debtor (Exhib own or have possession of any property that poses or is alleged to pose		blic health or safety?				
☐ Yes, and H	Exhibit C is attached and made a part of this petition.						
X No.							
Exhibit D,		st complete and attach a separate Exhibit D.) petition.					
∐ Exhibit D,	also completed and signed by the joint debtor, is attached and made a p	oart of this petition.					
	Information Regarding						
X	(Check any app Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	of business, or principal assets in this District	for 180 days immediately				
	There is a bankruptcy case concerning debtor's affiliate, general parts	ner, or partnership pending in this District.					
	Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the re-	defendant in an action or proceeding [in a fed					
	Certification by a Debtor Who Resides (Check all applie		***************************************				
	Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the fo	llowing.)				
	(Name of landlord that obtained judgment)						
		(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possession						
	Debtor has included with this petition the deposit with the court of of the petition.	any rent that would become due during the 30-	lay period after the filing				
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).						

individual.

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Names and Social-Security numbers of all other individuals who prepared or assisted

in preparing this document unless the bankruptcy petition preparer is not an

If more than one person prepared this document, attach additional sheets conforming

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

to the appropriate official form for each person.

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Susan O Eichhorn		Case No.	
	Debtor		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☑ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exh. D) (12/09) - Cont.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. ☐ 4. I am not required to receive a credit counseling briefing because of: ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.): ☐ Active military duty in a military combat zone. ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Sum O. Euch

Date: 8-12-15

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B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Susan O Eichhorn ,	Case No.
Debtor	
	Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A. B. D. E. F. I. and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 23,000.00		
B - Personal Property	YES	3	\$ 3,360.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 33,682.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
1 - Current Income of Individual Debtor(s)	YES	2			\$ 1,843.00
J - Current Expenditures of Individual Debtors(s)	YES	4			\$ 1,813.00
1	OTAL	17	\$ 26,360.00	\$ 33,682.00	

B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Susan O Eichhorn ,	Case No.
Debtor	
	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 1,051.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 1,051.00

State the following:

State the following:	
Average Income (from Schedule I, Line 12)	\$ 1,843.00
Average Expenses (from Schedule J, Line 22)	\$ 1,813.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ 1,110.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$	0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00)	13 (2.3) 30 (3.3)
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	Consistence (September 1995)	\$	0.00
4. Total from Schedule F		\$	33,682.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$	33,682.00

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B6A (Official Form 6A) (12/07)

In re Susan O Eichhorn,	Case No.	
Debtor		(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	Husband, Wife, Joint, or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Primary Residence - Single Family Home 117 W -3rd St, Streator IL 61364	Fee Simple Ownership		\$23,000.00	
	Т	`otal ►	\$23,000.00	

(Report also on Summary of Schedules.)

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B 6B (Official Form 6B) (12/2007)

In re Susan O Eichhorn,		Case No.	
	Debtor		If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand		\$25.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account # ****31 @ Streator Onized Credit Union		\$400.00
		Savings Account # ***31 @ Streator Onized Credit Union		\$5.00
		Checking Account # ****2033 @ First Federal Savings Bank Payee for Daughter		\$330.00
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		Household furniture and furnishings		\$500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6. Wearing apparel.		Clothing		\$100.00
7. Furs and jewelry.	Х			
8. Firearms and sports, photographic, and other hobby equipment.	Х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities, Itemize and name each issuer.	Х			

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B 6B (Official Form 6B) (12/2007)

In re Susan O Eichhorn,		Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

		(Continuation Sheet)		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (Fite separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х		200	
18. Other liquidated debts owed to debtor including tax refunds. Give particulars,	Х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the henefit of the debtor other than those listed in Schedule A – Reaf Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			

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B 6B (Official Form 6B) (12/2007)

In re Susan O Eichhorn,		Case No.	
	Debtor	•	(If known)

SCHEDULE B - PERSONAL PROPERTY

	,	(Continuation Sheet)		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	MINA A CONTRACTOR	1996 Dodge Stratus automobile		\$2,000.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			

2 continuation sheets attached Total > (Include amounts from any continuation sheets attached, Report total also on Summary of Schedules.)

\$3.360.00

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B6C (Official Form 6C) (04/13)

In re	Susan O Eichhorn,	Case No.
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675.*
□ 11 U.S.C. § 522(b)(2)	
☑ 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Residence located at 117 W -3rd St, Streator IL 61364 PIN: 33-23-424-006	735 ILCS 5/12-901	\$15,000.00	\$23,000,00
Cash on hand	735 ILCS 5/12- 1001(b)	\$25.00	\$25.00
Checking Account # ****31 @ Streator Onized Credit Union	735 ILCS 5/12- 1001(b)	\$400.00	\$400,00
Savings Account # ***31 @ Streator Onized Credit Union	735 ILCS 5/12- 1001(b)	\$5.00	\$5.00
Checking Account # ****2033 @ First Federal Savings Bank Payee for Daughter	735 ILCS 5/12- 1001(b)	\$330.00	\$330.00
Clothing	735 ILCS 5/12- 1001(b)	\$100.00	\$100,00
Household furniture and furnishings	735 ILCS 5/12- 1001(b)	\$500.00	\$500.00
1996 Dodge Stratus automobile	735 ILCS 5/12- 1001(c)	\$2,000.00	\$2,000,00

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B 6D (Official Form 6D) (12/07)

In re Susan O Eichhorn	3	Case No.
Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE ANI AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
CCOUNT NO.								
					1.776	,		
		ļ	VALUE\$					
				***************************************	***********	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
o continuation sheets			Subtotal ► (Total of this page)				\$	\$
			Total ▶				\$	\$
			(Use only on last page)			ļ	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

Summary of Certain Liabilities and Related

Data.)

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B 6E (Official Form 6E) (04/13)

In re	Susan O Eichhorn		Case No.
		Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

X Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person carned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Case 15-28421
S 6F (Official Form	6F) (12/07)

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No.

In re Susan O Eichhorn

 Case

Debtor

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no	creditor	rs holding un	secured claims to report on this Sched	ule F.			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER See instructions above.	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2000							
American Express Box 0001 Los Angeles, CA 90096-8000			Credit Card Charges		X		\$5,081.00
ACCOUNTING				J			
Commerce Bank PO Box 806000 Kansas City, MO 64180-6000			Credit Card Charges		x		\$7,147.00
ACCOUNT NO. 9571							
Department of Education MOHELA PO Box 105347 Atlanta, GA 30348-5347			Student Loan		x		\$1,051.00
ACCOUNT NO. 7865	J				1		
Discover More Card PO Box 6103 Carol Stream, IL 60197-6103			Credit Card Charges		x		\$11,467.00
				l , ,	<u> </u>		· · · · · · · · · · · · · · · · · · ·
continuation sheets attached		(Report	(Use only on last page of the also on Summary of Schedules and, if appl Summary of Certain Liabi	icable, or	T d Sched the Sta	tistical	\$ 24,746.00

	Cá	ase	15-28	3421
3 6F (Official Form	6F) (12/07)	- Cont.	

Doc 1

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In re Susan O Eichhorn

Summary of Certain Liabilities and Related Data.)

Debtor

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDATED	DISPUTED		UNT OF LAIM
ACCOUNT NO. 3607					1			
Fifth Third Bank PO Box 740789 Cincinnati, OH 45263-0001			Credit Card Charges		х			\$8,115.00
ACCOUNT NO. 501	Ī I		I	1	1	1		
First Bankcard PO Box 2557 Omaha, NE 68103-2557			Credit Card Charges		x			\$821.00
Sheet no. 1 of 1 continuation shoto Schedule of Creditors Holding Unsecure Nonpriority Claims		ched		***************************************	Sub	total➤	\$	8,936.00
						33,682.00		

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B 6G (Official Form 6G) (12/07)

In re Susan O Eichhorn,		Case No.		
	Debtor		(if known)	_

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
1	

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B 6H (Official Form 6H) (12/07)

In re Susan O Eichhorn,		Case No.		
	Debtor		(if known)	

SCHEDULE H - CODEBTORS

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR				

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		ament rage i		
Fill in this information to id	entify your case:			
Debtor 1 Susan O Ei	ichhorn Middle Name	Last Name		
Debtor 2		Last Name		
(Spouse, if filing) First Name	Middle Name DI: Northern District of Illi			
			Check if the	oie in:
Case number (If known)				ended filing
			🔲 A supp	plement showing post-petition or 13 income as of the following date:
Official Form B 6I			MM / DE)/YYYY
Schedule I: Y	our Income			12/13
supplying correct information if you are separated and your	n. If you are married and not fil r spouse is not filing with you, On the top of any additional pa	ing jointly, and your spe do not include informat	ouse is living with y ion about your spo	or 2), both are equally responsible for ou, include information about your spous use. If more space is needed, attach a nown). Answer every question.
Fill in your employment information.		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one j attach a separate page with information about additiona employers.		☐ Employed ☐ Not employed		☐ Employed ☐ Not employed
Include part-time, seasonal self-employed work.	, or			
Occupation may Include stu or homemaker, if it applies.				
	Employer's name			
	Employer's address	Number Street		Number Street
		City State	e ZIP Code	City State ZIP Code
	How long employed the	•	2 211 Gode	only only an ood

Part 2: Give Details A	About Monthly Income			
spouse unless you are sepa		-		ite \$0 in the space. Include your non-filing
	ace, attach a separate sheet to the		on for all employers to	inat person on the mes
			For Debtor 1	For Debtor 2 or non-filing spouse
	s, salary, and commissions (be inthly, calculate what the monthly		\$	\$ <u>0.00</u>
3. Estimate and list monthly	y overtime pay.	3.	+\$	+ \$0.00
4. Calculate gross income.	Add line 2 + line 3.	4.	\$ <u>0.00</u>	\$ <u>0.00</u>
1				

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Debtor 1

Susan O Eichhorn
First Name Middle Name Case number (if known)_ Lasl Name

			For Debtor 1		For Debtor 2 or non-filing spouse		
Co	py line 4 here	4 .	\$ <u>0.00</u>	•	\$ 0.00	•	
5. List	all payroll deductions:						
5a	. Tax, Medicare, and Social Security deductions	5a.	\$		\$ <u>0.00</u>		
5b	. Mandatory contributions for retirement plans	5b.	\$		\$ <u>0.00</u>		
5c	Voluntary contributions for retirement plans	5c.	\$		\$ <u>0.00</u>	-	
5d	. Required repayments of retirement fund loans	5d.	\$		\$ <u>0.00</u>		
5e	. Insurance	5e.	\$		\$ <u>0.00</u>		
5f.	Domestic support obligations	5f.	\$		\$ <u>0.00</u>		
5 g	. Union dues	5g.	\$		\$ <u>0.00</u>		
5h	. Other deductions. Specify:	5h.	+ \$		+ \$0.00		
6. A c	dd the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$ <u>0.00</u>		\$ <u>0.00</u>		
7. C a	lculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ <u>0.00</u>		\$ <u>0.00</u>		
8. Lis	t all other income regularly received:						
8a	. Net income from rental property and from operating a business, profession, or farm						
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ <u>0.00</u>		\$ <u></u> 0.00		
8b	. Interest and dividends	8b.	\$ 0.00		\$ <u>0.00</u>		
8c	. Family support payments that you, a non-filing spouse, or a depende regularly receive	nt					
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ <u>0.00</u>		\$ <u>0.00</u>		
	Unemployment compensation	8d.	\$ <u>0.00</u>		\$ <u>0.00</u>		
8e	Social Security (Laughters)	8e.	\$ <u>733.00</u>		\$ <u>0.00</u>		
8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistanthat you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	ce	<u>\$ 38.00</u>		\$ <u></u> 0.00		
	Specify: LIHEAP (Energy Assistance)	8f.					
8g	. Pension or retirement income	8g.	\$ <u>1,072.00</u>		\$ <u>0.00</u>		
8h	. Other monthly income. Specify:	8h.	+ \$ 0.00		+\$0.00		
9. A d	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$ <u>1,843.00</u>		\$ <u>0.00</u>		
	culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ <u>1,843.00</u>	+	\$ <u>0.00</u>	= \$ <u>1,843.00</u>	
11. Sta	te all other regular contributions to the expenses that you list in Sched	lule J	ı.				
	ude contributions from an unmarried partner, members of your household, y er friends or relatives.	our d	ependents, your roo	mm	nates, and		
Do	not include any amounts already included in lines 2-10 or amounts that are i		/ailable to pay expe	nses			
Spe	ecify:				. 11	. + \$0.00	
	2. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12.						
13. Đơ	you expect an increase or decrease within the year after you file this f	orm?)			Combined monthly income	
X	No						
	Yes. Explain:						

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Eill in this information to ident	ify your coop			
Debtor 1 Susan O Eichh First Name		Check if this		
Case number	Middle Name Last Name Northern District of Illinois	☐ A supple	ment showing post s as of the following	-petition chapter 13 g date:
Official Form B 6J			te filing for Debtor : s a separate house	2 because Debtor 2 hold
	possible. If two married people are filed and the people are filed and			
Part 1: Describe Your H	ousehold			
1. Is this a joint case?				
No. Go to line 2. Yes. Does Debtor 2 live in	a separate household?			
☐ No☐ Yes. Debtor 2 must	file a separate Schedule J.			
Do you have dependents? Do not list Debtor 1 and Debtor 2.	No Yes. Fill out this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.	each dependent	Daughter (Disabled)	25	☐ No ☑ Yes
		-		□ No □ Yes
				☐ No
				☐ Yes
		***************************************		□ No
				☐ Yes ☐ No
				Yes
Do your expenses include expenses of people other than yourself and your dependents				
Part 2: Estimate Your Ong	oing Monthly Expenses			
	our bankruptcy filing date unless you a ankruptcy is filed. If this is a supplem			
	on-cash government assistance if you		Your expe	neae
	luded it on Schedule I: Your Income (p expenses for your residence. Include		\$ 0.00	प्रमुख्यान्त्रकृष्टक्षः (१८०० वर्षः) प्रमुख्यः १८०० वर्षेण्यान्त्रस्य वर्षेण्यः ।
If not included in line 4:				
4a. Real estate taxes			4a. \$ <u>70.00</u>	
4b. Property, homeowner's, o	r renter's insurance		4b. \$ 70.00	
4c. Home maintenance, repa	ir, and upkeep expenses		4c. \$_50.00	
4d. Homeowner's association	or condominium dues		4d. \$ <u>0.00</u>	

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Debtor 1

Susan O Eichhorn
First Name Middle Name

Last Name

Case number (if known)_

			Your expenses
			. The contraction is a second contraction of the c
5.	Additional mortgage payments for your residence, such as home equity loans	5.	
6.	Utilities:		400.00
	6a. Electricity, heat, natural gas	6a.	\$ <u>103.00</u>
	6b. Water, sewer, garbage collection	6b.	\$ 102.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$80.00
	6d. Other. Specify:	6d.	\$ 0.00
7.	Food and housekeeping supplies	7.	\$ <u>515.00</u>
8.	Childcare and children's education costs	8.	\$ <u>291.00</u>
9.	Clothing, laundry, and dry cleaning	9.	\$ 25.00
10.	Personal care products and services	10.	\$ <u>0.00</u>
11.	Medical and dental expenses	11.	\$ <u>75.00</u>
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$ <u>210.00</u>
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ <u>25.00</u>
14.	Charitable contributions and religious donations	14.	\$ <u>0.00</u>
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$ <u>0.00</u>
	15b. Health insurance	15b.	\$ <u>0.00</u>
	15c. Vehicle insurance	15c.	\$ <u>47.00</u>
	15d. Other insurance. Specify:	15d.	\$ <u>0.00</u>
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$ <u>0.00</u>
477			
17.	Installment or lease payments:	170	_{\$} 0.00
	17a. Car payments for Vehicle 1	17a.	\$ 0.00
	17b. Car payments for Vehicle 2	17b.	\$
	17c. Other. Specify:	17c.	* *************************************
	17d. Other. Specify:	17d.	\$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$ <u>0.00</u>
19.	Other payments you make to support others who do not live with you.		• • •
	Specify:	19.	\$ <u>0.00</u>
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income		
	20a. Mortgages on other property	20a.	\$ <u>0.00</u>
	20b. Real estate taxes	20b.	\$0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$ <u>0.00</u>
	20d. Maintenance, repair, and upkeep expenses	20d.	\$0.00
	20e. Homeowner's association or condominium dues	20e.	\$ <u>0.00</u>

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Debtor	1 Susan O Eichhorn First Name Middle Name Last Name	Case number (il known)
21. Ot	her. Specify: See Attachment 1	21. + \$ 150.00
	our monthly expenses. Add lines 4 through 21. e result is your monthly expenses.	\$ 1,813.00
23. Cal	culate your monthly net income.	4 0 4 2 0 0
23a.	Copy line 12 (your combined monthly income) from Schedule I.	\$ 1,843.00
23b.	Copy your monthly expenses from line 22 above.	23b. <u>-</u> \$1,813.00
23c.	Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ 30.00
24. Do	you expect an increase or decrease in your expenses within the year after you fi	ile this form?
	example, do you expect to finish paying for your car loan within the year or do you expregage payment to increase or decrease because of a modification to the terms of your	•
⊠ 1	No. Yes. Explain here:	· · . · · · · · · · · · · · · ·

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Addendum

Attachment 1

Description: Miscellaneous

Amount: 100.00

Description: Student Loan

Amount: 50.00

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In re Susan O Eichhorn

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	44
I declare under penalty of perjury that I have read the my knowledge, information, and belief.	foregoing summary and schedules, consisting of 14 sheets, and that they are true and correct to the best of
Date 8-12-15	Signature: Susan O Eichhorn Debtor
	Susan O Eichhorn Debtor
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATUR	E OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and in promulgated pursuant to 11 U.S.C. § 110(h) setting a maximu	cy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been am fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state who signs this document.	the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
X Signature of Bankruptcy Petition Preparer	 Date
Signature of Bankrapicy Fermon Freparer	Date
Names and Social Security numbers of all other individuals w	ho prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach addit	tional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provision 18 U.S.C. § 156.	ons of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENAL	TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the [the partnership] of the and schedules, consisting of cnowledge, information, and belief.	president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
An individual signing on behalf of a partnership or corpo	oration must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chapter 7

Susan O Eichhorn

Case No.

Debtors.

STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income.

Income:	Debtor
Six months ago	\$ 1,843.00
Five months ago	\$ 1,843.00
Four months ago	\$ 1,843.00
Three months ago	\$ 1,843.00
Two months ago	\$ 1,843.00
Last month	\$ 1,843.00
Total Net income for six months preceding filing	\$ 11,058.00
Average Monthly Net Income	\$ 1,843.00

Dated: 8-12-15

Susan O Eichhorr Debtor Case 15-28421 Doc 1 Filed 08/19/15 Entered 08/19/15 17:16:14 Desc Main Document Page 27 of 41

B 203 (12/94)

hearings thereof;

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	n re			
	Susan O Eichhorn		Case No.	-
D	ebtor		Chapter 7	
	DISCLOSURE	OF COMPENSATION	N OF ATTORNEY FOR DEBT	OR
1.	named debtor(s) and that o	ompensation paid to me w e paid to me, for services re	16(b), I certify that I am the attorney for ithin one year before the filing of the endered or to be rendered on behalf on ptcy case is as follows:	petition in
	For legal services, I have aç	greed to accept		500.00
	Prior to the filing of this sta	tement I have received	\$	500.00
			\$_	
2.	. The source of the compens			
	X Debtor	Other (specify)		
3.	The source of compensatio	n to be paid to me is:		
	☐ Debtor	Other (specify)		
4.	I have not agreed to sha members and associates		npensation with any other person unl	ess they are
	members or associates o		nsation with a other person or persons the agreement, together with a list of t d.	
5.	In return for the above-disc case, including:	losed fee, I have agreed to	render legal service for all aspects of	the bankruptcy
	a. Analysis of the debtor's to file a petition in bank		dering advice to the debtor in determ	ining whether
	b. Preparation and filing of	fany petition, schedules, s	tatements of affairs and plan which ma	ay be required;
	c. Representation of the de	ebtor at the meeting of cred	litors and confirmation hearing, and a	iny adjourned

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DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

d.	Representation of the debtor-in-adversary-proceedings and other contested bankruptcy matters;
e.	[Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CE	RT	1F	IC	Α	Т	10	N
----	----	----	----	---	---	----	---

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Date

William T Surin

Signature of Attorney

Armstrong & Surin

Name of law firm

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B 201B (Form 201B) (12/09)

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Susan O Eichhorn Debtor	Case No Chapter 7
CERTIFICATION OF NOTICE UNDER § 342(b) OF THE	
Certification of [Non-Attorney] I, the [non-attorney] bankruptcy petition preparer signing the attached notice, as required by § 342(b) of the Bankruptcy Code.	Bankruptcy Petition Preparer debtor's petition, hereby certify that I delivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certification of I (We), the debtor(s), affirm that I (we) have received and reaccode.	of the Debtor and the attached notice, as required by § 342(b) of the Bankruptcy
Susan O Eichhorn Printed Name(s) of Debtor(s)	X Less D. Ee th 8-12-15 Signature of Debtor Date
Case No. (if known)	X

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

FB 201A (Form 201A) (6/14)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Document

B 7 (Official Form 7) (04/13)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Susan O Eichhorn	Case No
Debtor	(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** SOURCE

Debtor:

Current Year (2015): \$5,131.00 \$7,504.00

\$263.00

Social Security Administration Department of Veterans Affairs LIHEAP (Energy Assistance)

Previous Year 1 (2014):

\$0.00 \$0.00 \$0.00

Social Security Administration Department of Veterans Affairs LIHEAP (Energy Assistance)

Previous Year 2 (2013):

\$0.00 \$0.00 \$0.00

Social Security Administration Department of Veterans Affairs LIHEAP (Energy Assistance)

Joint Debtor:

N/A

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None \boxtimes

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS **AMOUNT**

AMOUNT

STILL OWING PAID

Debtor:

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF

AMOUNT

AMOUNT

PAYMENTS/ **TRANSFERS** PAID OR VALUE OF STILL OWING

TRANSFERS

None X

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF

AMOUNT

AMOUNT

PAYMENT

PAID

STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF **PROCEEDING**

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

 $[^]st$ Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None \boxtimes

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

DESCRIPTION

OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF

AND VALUE

SEIZURE

OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None X

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION

DESCRIPTION

OF COURT

CASE TITLE & NUMBER ORDER

DATE OF

AND VALUE OF PROPERTY

7. Gifts

None X

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member

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and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

RELATIONSHIP

OF PERSON

TO DEBTOR,

DATE

DESCRIPTION AND VALUE

4

OR ORGANIZATION

IF ANY

OF GIFT

OF GIFT

8. Losses

None X

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION

DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF PROPERTY

LOSS WAS COVERED IN WHOLE OR IN PART

DATE OF LOSS

BY INSURANCE, GIVE PARTICULARS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE OF PAYMENT,

AMOUNT OF MONEY OR DESCRIPTION AND

OF PAYEE

NAME OF PAYER IF OTHER THAN DEBTOR

VALUE OF PROPERTY

Debtor:

Armstrong & Surin 724 Columbus St

Ottawa, IL 61350-5002

7/6/15

\$500.00

Attorney's Fees

001 Debtorce Inc 378 Summit Ave

6/25/15

\$14.95

Jersey City, NJ 07306

Certificate of Counseling

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

5

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR

OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES

OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

OF

CONTENTS

DESCRIPTION

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information,

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites."

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ⊠ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS DATE OF OF GOVERNMENTAL UNIT NOTICE

ENVIRONMENTAL LAW

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None \times

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

7

OF GOVERNMENTAL UNIT NOTICE

LAW

None \boxtimes

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO

BEGINNING

AND **ENDING**

NAME

(ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS

DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a

8

partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other

DATE OF INVENTORY

INVENTORY SUPERVISOR

basis)

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN

9

DATE OF INVENTORY

OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

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S	7	

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 8-12-15	Signature of Debtor
Date	Signature of Joint Debtor (if any)

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571